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PATENT
Attorney Docket No.: 16869S-042700US
Client Ref. No.: W00144-01EG

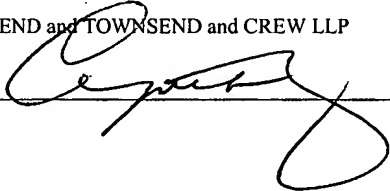
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On

8/4/05

TOWNSEND and TOWNSEND and CREW LLP

By:



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Takeshi Ieshima, et al.

Application No.: 10/080,163

Filed: February 19, 2002

For: SYSTEM AND METHOD FOR
MANAGING DEBTS

Customer No.: 20350

Confirmation No. 9294

Examiner: Debra F. Charles

Technology Center/Art Unit: 3624

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed March 9, 2005, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.